

The Effects of Humor and Non-humor Techniques in Television Commercials When Placed in  
Different Program Environments: An Experiment with Car Insurance Commercials

Honors Project

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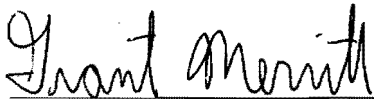
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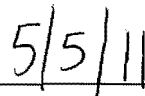
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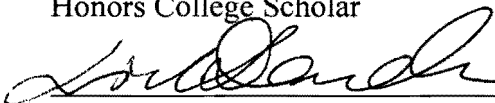
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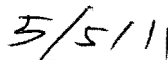
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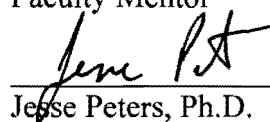
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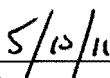
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## ABSTRACT

Measuring the effects of humorous and non-humorous techniques on recall of commercials and persuasion to purchase car insurance commercials when placed in humorous and non-humorous television programming are the main objectives of this study. Also, there has been few studies focusing on Geico, Progressive, State Farm, and Allstate car insurance commercials in particular. There is reasonable belief that the combination of humorous and non-humorous techniques and programming environment dynamically impact the recall of specific information in commercials, and they influence persuasion to purchase. However, there is limited scholarly literature on the links between humorous and non-humorous commercials placed in different programming. An experiment was conducted to measure the effects of humorous and non-humorous Geico, Progressive, State Farm, and Allstate commercials on the viewer's ability to recall information from the commercials and if the commercials persuaded the viewer to purchase. First, the experiment results indicated that the humorous commercials are recalled the most no matter what the programming environment is. Second, the combination of humorous and non-humorous commercials yielded the biggest persuasion effects on viewers to purchase in both humorous and non-humorous programming environments. Finally, the study concluded that just because a humorous commercial is recalled the most, it does not always guarantee a consumer's decision to purchase the insurance.

## INTRODUCTION

Television commercials are the quintessential source that propagates and drives the television industry. Television companies are always in search of advertisers that will pay the most money for their commercials to be aired. With the money generated from selling airtime to companies and corporations, television networks are able to create television content for its viewers. Programming and commercials are dynamically linked in a way that one cannot survive without the other. With this basic, yet complicated formula set up for commercials, there has to be some sort of substance, concept, or emotion behind them. The most important job of a commercial is to sell the idea of purchasing a product or service. The second most important job of a commercial is to capture a potential consumer's attention and convey a message. This is where television commercial techniques come into play and serve as the eye-opening, attention-grabbing substance that will either make or break a commercial's success. Humor is one of the most extensively used methods of evoking positive responses to advertisements (Strick, Baaren, Holland, and Knippenberg, 2009).

Some specific examples of humorous and non-humorous techniques can be found in car insurance television commercials. State Farm, which has the largest number of policyholders, uses both humor and non-humor techniques in their commercials. Allstate, the second largest car insurance company, follows the same model of State Farm. However, Geico, the third largest, and Progressive, the fourth largest companies, use only humorous techniques in their commercials. Geico uses different types of characters within their commercials, whereas Progressive only features one character, Flo. For the past 15 years, Geico and Progressive were not always the third and fourth largest car insurance companies. It is suggested that the humorous techniques that Geico and Progressive used in their commercials were very effective and attracted more consumers over the past 15 years (Darden, 2006). In 2005, Geico insured

10,101,325 vehicles and Progressive insured 12,052,274 (Darden, 2006). In 2005, Progressive was the third largest auto insurance company in the United States, and Geico was the fourth largest. Between 2005 and the present, Geico surpassed Progressive, and it is suggested that the change was due to Geico's commercial technique (Darden, 2006). This is an example of commercial technique being associated with positive attitude toward a product and therefore purchasing the product because of the commercial. When people watch commercials, they are usually watching programming that is either humorous or non-humorous. People react differently to humorous and non-humorous commercials while they watch humorous and non-humorous programming (Speck, 1987).

The purpose of the study is to measure the effects of humorous and non-humorous techniques in car insurance commercials when placed in humorous and non-humorous programming on the viewers' ability to remember specific facts in the car insurance commercials. The secondary purpose is to measure the effects of humorous and non-humorous commercials when placed in humorous and non-humorous programming on persuading the viewers to purchase. The findings of the study will be helpful for advertisers to know when to purchase time from television companies so that the commercials will be most effective during a specific programming period. This study will first review past scholarly research conducted on humorous and non-humorous techniques in advertising in general as well as the effects of programming environment on commercials. Second, this study will explain the process of testing the hypotheses with an experiment conducted on college students. Finally, the current study will analyze the results of the experiment and conclude if the results validate previous scholarly research in this field.

## LITERATURE REVIEW

Humor is a commonly used emotional appeal in advertising. An overview of humorous advertising in the USA, for example, reports usage rates that range between 11% and 24% of the total TV commercials (Beard, 2005). Humor has been defined as a universal language that humanizes advertising by reaching audiences on their own levels (Murphy, Cunningham, and Wilcox, 1978). Those who oppose the use of humor in commercial messages feel that it fails to appeal equally to all individuals in audience (Murphy et al., 1978). Since Geico and Progressive use only humorous techniques in their commercials, they don't appeal to people who dislike humorous commercials. Using only humorous techniques in television commercials is alienating a population of possible consumers who may not like or have negative views about humorous commercials. Companies such as Allstate and State Farm use a combination of humorous and non-humorous commercials. These companies are able to appeal to a larger range of consumers, and it may account for the fact that State Farm and Allstate are the top two companies in terms of the number of policyholders. Car insurance itself is a relatively passive product that consumers purchase. Car insurance is not used every day, and it is used only when a person wrecks their vehicle. Car insurance is a relatively neutral product that can be advertised with both humorous and non-humorous techniques. Depending on a consumer's taste in humorous and non-humorous commercials, one may view the brand of car insurance as effective or ineffective.

According to Rossiter and Percy (1997), when commercials that contain unfortunate incidents or stories, advertisers should employ informational brand attitude strategies, providing information to help consumers address a perceived or potential problem. Therefore, it is expected that products dealing with unfortunate situations (e.g. car wrecks, theft, natural disaster damage) will use more information-dominant ads than the products fulfilling positive motives. This is consistent with the notion that information-dominant ads are likely to rely on the central-

route processing facilitating the information process (Speck, 1987). Therefore, it is expected that when motives are positive, high-risk products will mostly use information-dominant ads compared to low involvement products, due to possible dual motivation (Murphy et al., 1978). That is, if a product such as car insurance deals with high risks (automobile accidents, injuries, and death), research shows that they will use commercials that give out larger amounts of information about the company (Speck, 1987). Humorous and non-humorous commercials can both be information-dominant ads meaning that humorous commercials can have large amounts of information about their products or services just like non-humorous commercials do.

In terms of effectiveness of humor placement in an ad, it could be argued that television commercials employing humor at the beginning of can quickly grab the target audience's attention (Rossiter and Percy, 1997). This allows advertisers to provide the required information to convince the audience for the brand's benefits. That is, it is assumed that initial humor is more suitable for the advertising of high involvement products where a consumer should be persuaded before his or her final purchase decision (Leonidas, Christina, and Yorgos, 2009). In the case of humorous Geico, Progressive, Allstate, and State Farm commercials, initial humor is not used in most cases, and the humor comes near the end of the commercial. Since car insurance is not a high involvement product, meaning that we typically don't use car insurance that often, car insurance companies can get away with not using initial humor techniques. High involvement products employ mainly initial humor, whilst low involvement products use embedded humor (Leonidas et al., 2009). The placement of the humor within the television commercial affects the level of recall, and it indicates that the level of humor exerts a direct positive effect on advertising effectiveness (Leonidas et al., 2009). Even though the placement of humor within commercials has an effect on recall, there is scarce literature that explores the placement of the commercial within television programming.

### Technique's Effect

The humorous and non-humorous technique's effect on the recall of information in the commercial has an indirect effect on the commercial's ability to persuade a reason to purchase. The effectiveness of a commercial is measured in the quantity of products or services sold. Research shows that humorous ads do not always elicit more positive brand attitudes and purchase intentions (Weinberger and Gulas, 1997). In fact, studies have shown humor to have positive effects, mixed effects, and no effect on ad responses (Weinberger and Gulas, 1997). The response to ad is measured in the reaction ad. The reaction to the ad can be measured in how much information a consumer recalls and the amount of times the consumer purchases the product or service because of the ad. Just because one recalls information in a humorous or non-humorous commercial, it does not guarantee that the consumer will purchase the product. One may love the content of a commercial but never purchase the product. However, humor significantly reduces source credibility, and it enhances positive affect and purchase intention (Eisend, 2008). Humor effects on the ad depend on the characteristics of the audience and the humorous stimulus; the effects of humor on ad recall partially depend on the product type as well as the relatedness of humor and products (Eisend, 2008). When it comes to car insurance, there is a neutral relatedness of which type of technique is most effective in advertising car insurance since it is a low involvement, high risk product (Hatzithomas et al., 2009). This type of relationship does not necessarily give humor permission to be used. It only proves that humor is okay to be used when advertising car insurance.

However, there is a discrepancy with scholars on the effects of humor in advertising. Some research indicates that humorous commercials do not have a higher chance at being more effective than a non-humorous commercial. The most recent comprehensive review about the effect of humor in advertising stated that the current conclusion from the overall literature



concur with the view that humor does not offer significant advantage over non-humor when persuasion is the goal (Strick, Baaren, Holland, and Knippenberg, 2009). On the other side, researchers indicated the opposite in saying that there is broad agreement among advertising researchers and practitioners that humor enhances attention paid to an ad (Madden and Weinberger, 1982). Humor can also affect persuasion by increasing the motivation of perceivers to process an ad (Zhang and Zinkhan, 1991). This current study agrees with the scholarly researchers who conclude that humor is the more effective at increasing the recall of information in a commercial and increasing the persuasion for a reason to purchase.

#### Program Environment's Effect

Even if the effects of humor and non-humor techniques are proven either way, what good are the commercials if they aren't shown on television? Commercials need a home. This is where program environment comes into play. When it comes to program environment in which the commercials are presented, there is considerable evidence that suggests that attention, learning, and comprehension are all affected by the emotional environment in which stimuli are presented (Rapoport, 1961). The appropriateness and effectiveness of advertising appeals are, at least in part, determined by the context in which the messages are presented (Murphy et al., 1978). That is, people react differently to humorous and non-humorous commercials while they watch funny and non-funny programming. Television programs constitute the emotional environment within which the audience evaluates commercials. Thus, the possible impact of program environment on the effectiveness of the commercial is an important issue of concern to advertisers (Murphy et al., 1978). Empirical research indicates that humorous television commercials are recalled better than non-humorous commercials and produce above average brand preference changes. Further, it has been shown that humorous commercials appear to be

effective in producing short-term sales increases (Murphy et al., 1978). Murphy et al. (1978) hypothesized that television program environments have no effect: on unaided recall of humorous commercials presented during the programs, aided recall of humorous commercials presented during the program, on the audience's ability to describe humorous commercials presented during the program, and on recall of the products or services advertised in humorous commercials presented during the programs. Murphy et al. (1978) conducted an experiment and used the three program environments of situational comedy, documentary, and action/adventure. After the analysis of the experiment results, they concluded that television program environments do have an effect on the unaided recall of humorous commercials and the products or services promoted in humorous commercials. They also concluded that television program environments do not have an effect on aided recall of humorous commercials or the ability of respondents to correctly describe the commercials (Murphy et al., 1978). The findings with respect to unaided recall of commercials may be interpreted as evidence supporting the contrast theory of gaining audience attention. This theory suggests that by contrasting with the program environment within which they appear, humorous ads may be especially effective in gaining attention (Murphy et al., 1978). This suggests that humorous commercials should be placed within non-humorous programming. The findings indicate that the criticism of humorous ads that they entertain without being effective is at least partially supported. That is, while overall ad recall is higher for humorous ads, recall of the products and services promoted is much higher for non-humorous ads (Murphy et al., 1978).

With scholarly literature ranging from 1961 until 2009 on the effects of humorous and non-humorous techniques in advertising, the general consensus is that some research confirms humor's ability to be more effective than non-humor techniques, whereas other research confirms that humor has the same effect on ad recall and ad persuasion that non-humorous commercials

have. The possible causes for the discrepancy across five decades of research on humorous and non-humorous technique effectiveness on recall of commercials and persuasion to purchase could be the change in cultures such as viewing habits, nature of programming, and nature of commercials. Using humorous and non-humorous car insurance commercials is unique in that few scholarly research studies have used these test samples. There is scarcity of updated research related to the effects of programming environment on the recall of humorous and non-humorous commercials or the level of persuasion to purchase. Because car insurance commercials are broadcasted over multiple channels at multiple times throughout the day, it is exemplary to test these samples. Comparing the dynamics of commercial technique and programming environment is the most effective way of testing the potency of a commercial's main purpose: to increase sales and in turn, increase profits. Even though humorous and non-humorous car insurance commercials do not holistically represent all humorous and non-humorous commercials, this study is necessary and unique to use commercials that have never been tested before.

The objectives of the current study is to test the effects of humorous and non-humorous television car insurance commercials placed in humorous and non-humorous programming on the viewer's ability to recall the information in the commercial and to test the effects of humorous and non-humorous television car insurance commercials placed in humorous and non-humorous programming to persuade the viewers to purchase the insurance. Five research hypotheses were developed.

H<sub>1</sub>: The viewers will recall more information in the humorous commercials during the humorous programming than in the non-humorous commercials during the humorous programming.

H<sub>2</sub>: The viewers will recall more information in the humorous commercials during the non-humorous programming than in the non-humorous commercials during the non-humorous programming

H<sub>3</sub>: The humorous commercials during the humorous programming will be more effective than the non-humorous commercials during humorous programming to persuade the viewers to purchase.

H<sub>4</sub>: The humorous commercials during the non-humorous programming will be more effective than the non-humorous commercials during non-humorous programming to persuade the viewers to purchase.

H<sub>5</sub>: The combination of humorous and non-humorous commercials during the humorous programming will be more effective than the combination of humorous and non-humorous commercials during the non-humorous programming.

## METHODOLOGY

Out of all the research methods available, an experiment was the best method because most scholarly research that tested humor and non-humor techniques in advertising used the experiment technique. To get the best possible results for measuring recall and measuring a reason to purchase, this current study modeled the experiment Murphy et al. conducted in 1978 to provide an updated observation on the effects of humor and non-humor techniques in car insurance commercials when placed in different program environments.

To test the five hypotheses, an experiment with a post-test was conducted, and there were two experiment sessions. The first experiment session had 15 participants, and they watched non-humorous programming with 12 humorous and four non-humorous car insurance commercials from Geico, Progressive, State Farm, and Allstate spread throughout the programming. The subjects were selected as a convenience sample. The non-humorous programming was an 8-minute informational video about a digital SLR camera. The second experiment session consisted of 12 participants watching humorous programming with the same 12 humorous and four non-humorous car insurance commercials as in the first session. The humorous programming was an eight-minute situational comedy video about a girl getting ready to go to her high school prom. The participants in both experiment sessions were college students ranging from 20 to 32 years old from undergraduate courses. There were four humorous Geico commercials, four humorous Progressive commercials, two humorous State Farm commercials, two non-humorous State Farm commercials, two humorous Allstate commercials, and two non-humorous commercials bringing the total number of commercials to 16. The independent variables are the combinations of different types of commercials in different programming environment. The dependent variables are the participant's recall of the information and the level of persuasion the commercials may have on a reason to purchase.

In both sessions, participants were briefed on the experiment at hand. They were told that they were going to watch a video and take a post-test after watching the video. They were not told what the video was about, and they were not told that commercials were in the video. If the participants were briefed on what the video was about, they would pay extra attention to the video and skew the validity of the study. Participants were not required to sign a consent form because the experiment presented a zero chance of risk or harm to the participant. After the video in both sessions, all participants completed a 29 question post-test (see Appendix D).

## MEASUREMENT OF RECALL

The post-test consisted of 13 questions that tested the participant's ability to recall certain details from the commercial. In these questions, participants were either right or wrong. Each question had nine possible answer choices. For example, the participants were asked in some questions to complete the slogan that was announced in the commercial. One question asked to complete the following slogan: "Like a good neighbor, \_\_\_\_\_ is there." The participant was asked to circle the correct insurance company that the slogan went with. This portion of the post-test had a possible 13 correct answers. For example, if a participant correctly answered 11 out of 13 answers, that portion of the post-test received an 84.6%. For the 15 participants in the non-humorous experiment session and the 12 participants in the humorous programming experiment session, an average score of all participants was calculated. The rest of the post-test consisted of subjective questions that asked each participant's opinion of the commercials. For example, to test whether or not a commercial had an effect on a reason to purchase the insurance, the participant was given seven options of "strongly agree, moderately agree, agree, no opinion, disagree, moderately disagree, and strongly disagree." There were three possible options for how the answer was analyzed. If the participant circled strongly agree, moderately agree, or agree the answer was calculated as a +1 toward reason to purchase. If the participant had no opinion, the answer was calculated as a +0. If the participant circled disagree, moderately disagree, and strongly disagree, the answer was calculated as a -0. The rationale behind the grading system was that if a person strongly agreed or moderately agreed, they still agreed that the commercial would give them a reason to purchase. The same rationale was applied to the disagree answer choices. There were eight questions that dealt with a reason to purchase, and if, for example, a student agreed with a 5 out of 8 questions, the student received a 62.5% rating.

For the 15 participants in the non-humorous experiment session and the 12 participants in the humorous programming experiment session, an average score of all participants was calculated.



## DISCUSSION

The results indicated that during humorous programming, people remember the humorous commercials more than the non-humorous commercials in both programming environments. That is, there were a higher percentage of participants who could correctly answer all humorous commercial related questions during the humorous programming experiment session. The results also indicate the people remember least the non-humorous commercials while watching non-humorous programming. That is, the least amount of participants correctly answered the non-humorous commercial-related questions during the non-humorous programming experiment session. The results also indicate that in both programming environments, there was a 4% difference in the ability to recall humorous commercials. This shows that program environment has only a very slight effect on the ability to recall the commercials. The results also indicate that over 75% of the participants' ability to recall was affected by humor techniques. The results also indicate that less than 40% of the participants' ability to recall was affected by the non-humorous commercial techniques, meaning that the non-humorous commercials during the non-humorous programming had the lowest ability to recall specific information about the commercials. With a 33% and 67% score for non-humorous commercials, the results indicate that programming environment has an effect on the ability to recall. The overall results of the experiment confirm  $H_1$  and  $H_2$  which said that the viewers will a.) recall the humorous commercials during the humorous programming more than the non-humorous commercials during the humorous programming, and b.) recall the humorous commercials during the non-humorous programming more than non-humorous commercials during the non-humorous programming (see Appendix A).

The results of the experiment indicated that the combination of humorous and non-humorous commercials have the biggest effect on a reason to purchase the insurance. Since State

Farm and Allstate use both humorous and non-humorous commercials and Geico and Progressive use just humorous commercials, the results rejected  $H_3$ , which said the humorous commercials during the humorous programming would be more effective than the non-humorous commercials during humorous programming to persuade the viewers to purchase. The results of the experiment rejected  $H_4$ , which said that the humorous commercials during the non-humorous programming will be more effective than the non-humorous commercials during non-humorous programming to persuade the viewers to purchase. The results of the experiment confirmed ( $H_5$ ) which said that the combination of humorous and non-humorous commercials during the humorous programming will be more effective than the combination of humorous and non-humorous commercials during the non-humorous programming (see Appendix B and Appendix C). Overall, three out of the five hypotheses were confirmed.

In both programming environments, the humorous Geico and Progressive commercials scored the lowest, and State Farm and Allstate's combination of humorous and non-humorous commercials scored the highest. It is interesting to note that Progressive commercials had the largest percentage difference during their humorous and non-humorous sessions. While 73% of participants in the non-humorous experiment session said that Progressive commercials were the most humorous, Progressive scored the lowest among a reason to purchase. Just because a commercial is humorous and one is able to recall it, it does not necessarily mean that the insurance will be purchased. This result indicates that program environment has an effect on a reason to purchase, and it validates the claim that the ability to recall the information in the commercials does have an effect on a reason to purchase the insurance but to what extent is unknown.

Further measurements in the non-humorous programming experiment session indicated that 45% of participants agreed that they remembered the commercials because of the humor

techniques used in the commercials. 45% of participants disagreed that they remembered the commercials because of the humor techniques used in the commercials. 5% of participants had no preference for how they remembered the commercials. In terms of most and least humorous, 60% said that Geico commercials were humorous, 73% said that Progressive commercials were humorous, 53% said that State Farm was humorous, and 20% said that Allstate was humorous.

Further measurements in the humorous programming experiment session indicated that 60% of participants agreed that they remembered the commercials because of the humor techniques used in the commercials. 35% of participants disagreed that they remembered the commercials because of the humor techniques used in the commercials. 4% of participants had no preference for how they remembered the commercials. In terms of most and least humorous, 25% said that Geico commercials were humorous, 58% said that Progressive commercials were humorous, 58% said that State Farm was humorous, and 42% said that Allstate was humorous.

This study supports Murphy et al. (1978)'s claim that humorous ads produce the most recall, but the current study partially rejects the contrast theory. The current study's results that rejected the contrast theory was the one that said that humorous commercials work better when placed in humorous programming. The finding that supported the contrast theory was the one that said that non-humorous commercials work better when placed in humorous programming, and non-humorous commercials work the least when placed in non-humorous programming. Perhaps the audience has developed a particular mindset while they were watching humorous and non-humorous programming. It could be that the audience was more in tune and more susceptible to humorous commercials when they are watching humorous programming. Since the audience was willing to consume the humor projected to them during the humorous programming, they were more willing to consume the humor projected to them during the humorous commercials. Further studies on the contrast theory should be conducted to test

whether humorous commercials work best during non-humorous programming and if non-humorous commercials work best during humorous programming.

## LIMITATIONS

Reflection on the study at hand reveals two weaknesses. The first one is the demographics of the participants in both experiment sessions. In both experiment sessions, college students participated. That is, people between the ages of 20 and 30 years of age participated in the experiment sessions. It is unknown if each participant already owns an insurance policy and if the participant purchases his or her own car insurance. This could have an effect on the participant's views on a reason to purchase. If the participant does not pay for his or her own car insurance, how effective would the commercial be at persuading a reason to purchase? The participant that does not purchase their own car insurance may have become disillusioned by the commercials and responded in an untruthful manner. The second weakness of the study is the possibility of previous viewership of the commercial samples used in both experiment sessions. The post-test revealed that in the non-humorous programming experiment session, 93% of the participants had already often viewed the commercial samples in the video. The post-test revealed that in the humorous programming experiment session, 100% of the participants had already often viewed the commercials in the video. Having already viewed the commercials before the experiment could have skewed both the recall and reason to purchase portions of the post-test. Previous viewership could have given participants an unfair advantage over other participants who may not have seen and/or memorized the commercials already. Previous viewership could also affect the participant's opinion of the commercials, and in turn, skewed the participant's views on a reason to purchase. Acknowledgment of these weaknesses shows that future studies could be conducted to enhance the understanding of humorous and non-humorous techniques in television commercials.

## CONCLUSION

Based on the statistical analysis of the results of the experiment, advertisers would increase the effectiveness of humorous commercials in terms of information recall if they are placed in either humor or non-humorous programming. Advertisers would decrease the effectiveness of non-humorous commercials in terms of information recall if they placed them during non-humorous programming. That is, to get the most out of the commercials, humorous commercials work best during humorous programming, and non-humorous commercials during non-humorous programming is the worst combination.

In relationship to past literature, the present study was able to back up and confirm most the results of past studies that dealt with humorous and non-humorous techniques in advertising. However, Strick et al. (2009) was not supported in terms of measurement of recall, but was partially supposed in terms of persuasion with a reason to purchase. Because State Farm and Allstate use a combination of humorous and non-humorous techniques, and those companies scored the highest with a reason to purchase in both programming environments; Strick et al. (2009) claimed that humor does not offer a significant advantage over non-humor was partially supported. Because both State Farm and Allstate use humorous and non-humorous commercials, it was the combination of the two techniques that proved more effective than Geico and Progressive's mono humor techniques.

The Murphy et al. (1978) study said that program environment does not have an effect on the unaided recall of humorous television commercials. The present study confirmed that claim with 81% to 77% difference in the level of recall between humorous and non-humorous programming. That is, with an 81% and 77% recall rate in the separate programming environments, it shows that programming environment does not have an effect on recall. However, the results confirmed that with non-humorous commercials, programming

environment does affect the level of recall for both types of commercials. With a 67% and 33% difference in humorous programming and non-humorous programming respectively, the results made a new discovery that people respond differently to non-humorous commercials.

First, the overall consensus about the effects of humorous and non-humorous commercials is that it doesn't matter what programming environment is at hand, people are going to recall the humorous commercials the most. Second, the study partially confirmed the contrast theory because 77% of viewers recalled the humorous commercials the most during non-humorous programming but also recalled the non-humorous commercials the least during the non-humorous programming. Third, the study confirmed that the most recalled commercials do not always translate into persuasion to purchase the insurance. Viewers can recall the humorous commercials the most and still not purchase the insurance. Finally, the study found that the combination of humorous and non-humorous State Farm and Allstate commercials is more effective than the use of just humorous Geico and Progressive commercials.

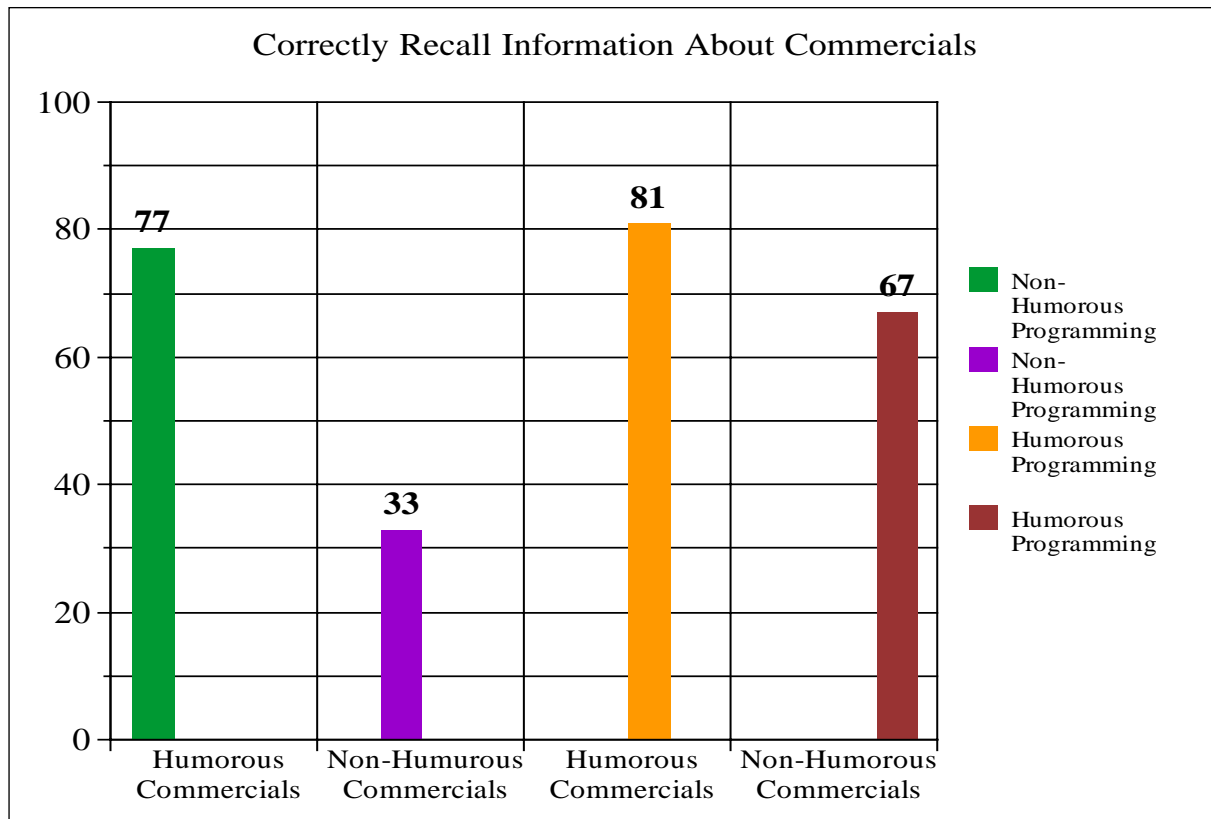
Future research should be conducted using a more varied sample of participants during the experiment. One limit on who could participate in a future study similar to this one is that half of the participants should be people who purchase their own insurance policy, and the other half should be people who will purchase their own insurance policy but are still shopping around for the best price. These two groups of participants would dramatically increase the validity and reliability of the study.

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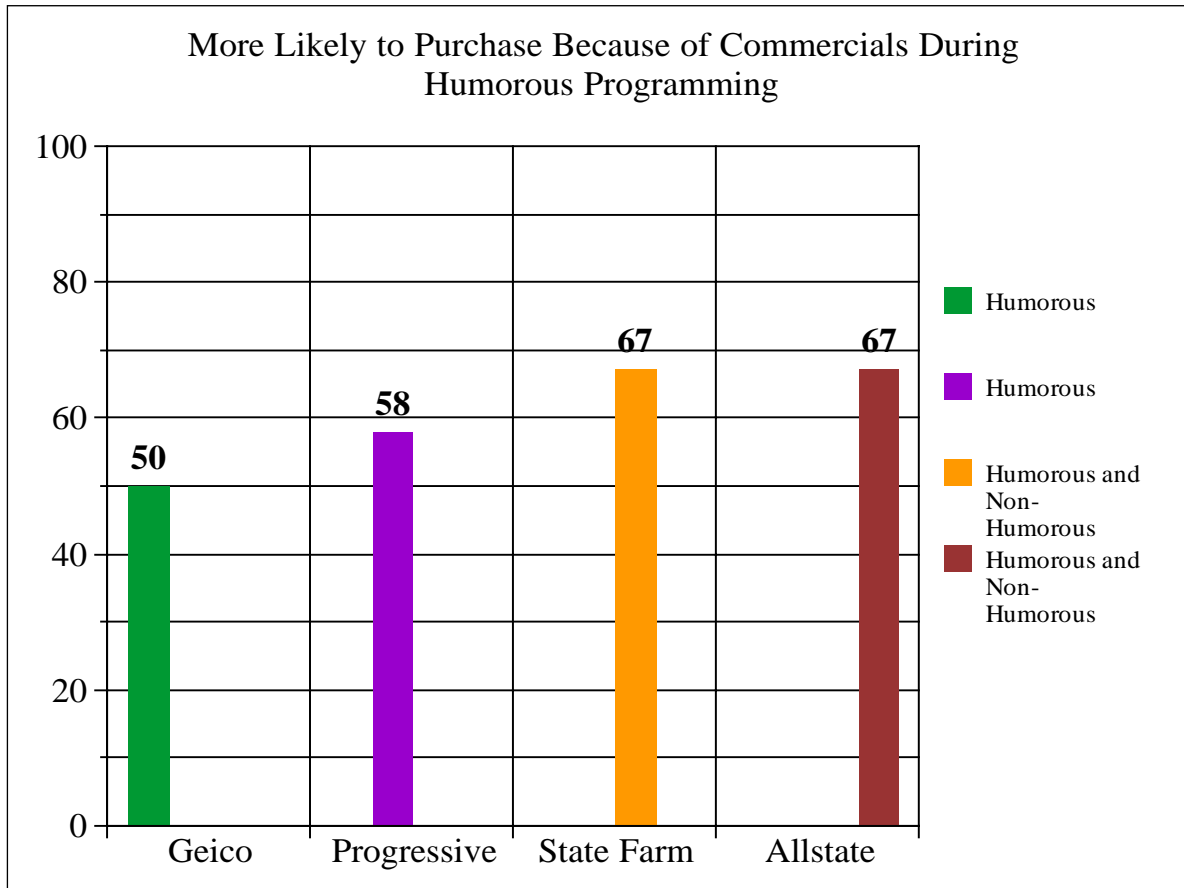


## Appendix A



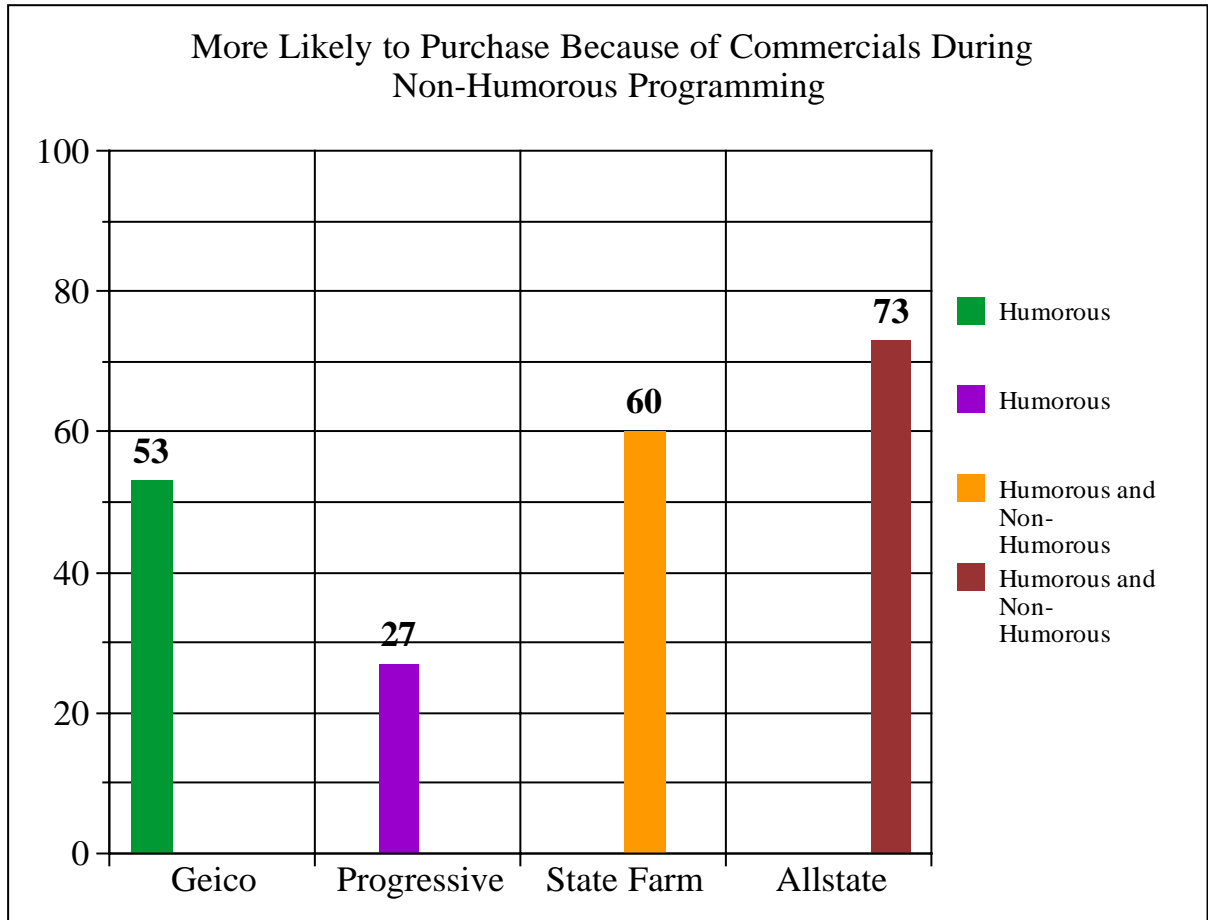
The bar graph shows that humorous commercials during humorous programming were recalled the most. This rejects the contrast theory that suggests that humorous commercials would be recalled most during non-humorous programming.

## Appendix B



During humorous programming, 3 of the 4 companies received a more 50% rating on a reason to purchase. It shows that a combination of humorous and non-humorous commercials is more effective than having just humorous commercials.

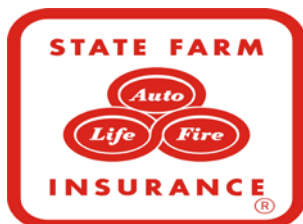
### Appendix C



During the non-humorous programming, Progressive was the least likely to be purchased. It shows that the combination of humorous and non-humorous commercials is more effective than just humorous commercials.

## APPENDIX D

1. Which of these car insurance companies did you see commercials for in the video? Circle all that apply.



**For each question, please circle your answer. Please circle the entire answer and not just the letter.**

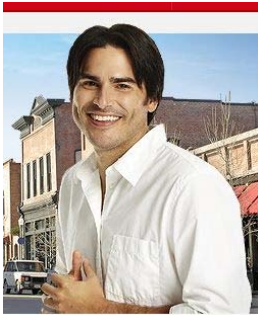
2. Which commercial said that 15 minutes could save you 15 percent or more on your car insurance?
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau | i. I don't know |
| c. Esurance                 | g. Nationwide  |                 |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
3. Which commercial advertised the "accident forgiveness" feature of an insurance policy?
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
4. Which car insurance commercial was said that you could save up to 40% on car insurance?
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |

5. Which commercial says that people can compare prices from other top companies?
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
6. Here's a quote from one of the commercials. Finish it. "Like a good neighbor, \_\_\_\_\_ is there!"
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
7. Here's a quote from one of the commercials. Finish it. "Dollar for dollar, no one protects you from mayhem like \_\_\_\_\_."
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
8. Here's a quote from one of the commercials. Finish it. "It's the money you could be saving with \_\_\_\_\_."
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
9. Here's a quote from one of the commercials. Finish it. "Helping you save money, now that's \_\_\_\_\_."
- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |
10. I laughed the most at the commercial with Bob Barker in it and therefore I remember it the most. How much do you agree with this statement?
- |                     |                        |
|---------------------|------------------------|
| a. Strongly agree   | e. Disagree            |
| b. Moderately agree | f. Moderately disagree |
| c. Agree            | g. Strongly disagree   |
| d. No opinion       |                        |
11. I laughed the most at the commercial with two guys living under a rock and therefore I remember it the most. How much do you agree with this statement?
- |                     |                        |
|---------------------|------------------------|
| a. Strongly agree   | e. Disagree            |
| b. Moderately agree | f. Moderately disagree |
| c. Agree            | g. Strongly disagree   |
| d. No opinion       |                        |
12. I laughed the most at the commercial where a man fell off a roof and therefore I remember it the most. How much do you agree with this statement?
- |                   |             |
|-------------------|-------------|
| a. Strongly agree | e. Disagree |
|-------------------|-------------|

- b. Moderately agree
- c. Agree
- d. No opinion
- f. Moderately disagree
- g. Strongly disagree

13. I laughed the most at the commercial with the man dressed in blue dollar signs the most and therefore I remember it the most. How much do you agree with this statement?

- a. Strongly agree
- b. Moderately agree
- c. Agree
- d. No opinion
- e. Disagree
- f. Moderately disagree
- g. Strongly disagree



14. Which company does this spokesperson represent in the commercials? Mark only one.

- a. Geico
- b. Progressive
- c. Esurance
- d. 21<sup>st</sup> Century
- e. State Farm
- f. Farm Bureau
- g. Nationwide
- h. Allstate
- i. I don't know



15. Which company does this spokesperson represent in the commercials? Mark only one.

- a. Geico
- b. Progressive
- c. Esurance
- d. 21<sup>st</sup> Century
- e. State Farm
- f. Farm Bureau
- g. Nationwide
- h. Allstate
- i. I don't know



16. Which company does this spokesperson represent in the commercials? Mark only one.

- a. Geico
- b. Progressive
- c. Esurance
- d. 21<sup>st</sup> Century
- e. State Farm
- f. Farm Bureau
- g. Nationwide
- h. Allstat
- i. I don't know



17. Which company does this spokesperson represent in the commercials? Mark only one.

- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |

18. If you had to purchase insurance from these companies, rank how likely you would purchase insurance from each company after watching their commercials with 1 being most likely and 7 being least likely. Circle the number for each company.

	<u>Most</u>						<u>Least</u>
Geico	1	2	3	4	5	6	7
Esurance	1	2	3	4	5	6	7
Progressive	1	2	3	4	5	6	7
State Farm	1	2	3	4	5	6	7
Farm Bureau	1	2	3	4	5	6	7
Nationwide	1	2	3	4	5	6	7
21 <sup>st</sup> Century	1	2	3	4	5	6	7
Allstate	1	2	3	4	5	6	7

19. Which car insurance commercial provided the most information about their company?

- |                             |                |                 |
|-----------------------------|----------------|-----------------|
| a. Geico                    | e. State Farm  |                 |
| b. Progressive              | f. Farm Bureau |                 |
| c. Esurance                 | g. Nationwide  | i. I don't know |
| d. 21 <sup>st</sup> Century | h. Allstate    |                 |

20. From the commercials in the video, rank the company's commercials from most humorous to least humorous with 1 being most humorous and 7 being least humorous. Put a check mark with each number.

Geico                                        
           1    2    3    4    5    6    7

Allstate                                        
               1    2    3    4    5    6    7

Progressive                                        
                   1    2    3    4    5    6    7

State Farm                                        
                   1    2    3    4    5    6    7

21. What aspect of each commercial would give you reason to purchase insurance from the companies in the commercials you just watched? Check all that apply.

- a. Amount of information about the insurance policy
- b. The amount of humor in the commercial
- c. The spokesperson of the commercial
- d. I don't know

22. After watching the Geico commercials, they have convinced me to purchase Geico car insurance. How much do you agree with this statement?

- a. Strongly agree
- e. Disagree

- b. Moderately agree
- c. Agree
- d. No opinion
- f. Moderately disagree
- g. Strongly disagree

23. After watching the State Farm commercials, they have convinced me to purchase State Farm car insurance. How much do you agree with this statement?

- a. Strongly agree
- b. Moderately agree
- c. Agree
- d. No opinion
- e. Disagree
- f. Moderately disagree
- g. Strongly disagree

24. After watching the Progressive commercials, they have convinced me to purchase Progressive car insurance. How much do you agree with this statement?

- a. Strongly agree
- b. Moderately agree
- c. Agree
- d. No opinion
- e. Disagree
- f. Moderately disagree
- g. Strongly disagree

25. After watching the Allstate commercials, they have convinced me to purchase Allstate car insurance. How much do you agree with this statement?

- a. Strongly agree
- b. Moderately agree
- c. Agree
- d. No opinion
- e. Disagree
- f. Moderately disagree
- g. Strongly disagree

26. How often have you seen any Geico commercials on television before this experiment study?

- a. Very often
- b. Somewhat often
- c. Often
- d. Somewhat not often
- e. Not often
- f. Never
- g. I don't know

27. How often have you seen any Progressive commercials on television before this experiment study?

- a. Very often
- b. Somewhat often
- c. Often
- d. Somewhat not often
- e. Not often
- f. Never
- g. I don't know

28. How often have you seen any Allstate commercials on television before this experiment study?

- a. Very often
- b. Somewhat often
- c. Often
- d. Somewhat not often
- e. Not often
- f. Never
- g. I don't know

29. How often have you seen any State Farm commercials on television before this experiment study?

- a. Very often
- b. Somewhat often
- c. Often
- d. Somewhat not often
- e. Not often
- f. Never
- g. I don't know